

Certificate Number: 14912-NJ-DE-037092752

Bankruptcy Case Number: 21-16020



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 9, 2023, at 11:34 o'clock AM EST, Lori Kim Andrews Jones completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 9, 2023 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor